



TESTIMONY IN SUPPORT OF HOUSE BILL 1082

Health Insurance – Individual Market Stabilization – Establishment of the State–
Based Health Insurance Subsidies Program

Before the House Health and Government Operations Committee

By Vincent DeMarco, President, Maryland Health Care For All Coalition

February 27, 2025

Madam Chair, Madam Vice-Chair and Members of the Health and Government Operations Committee, I am Vincent DeMarco, President of the Maryland Health Care For All Coalition here to testify on behalf of the Coalition in strong support of HB 1082. Thanks to the leadership of this Committee, Maryland has become one of the leading states in the nation in fully implementing the provisions of the Affordable Care Act and the Inflation Reduction Act which have fostered increase health care coverage across the country. As you know so well, as a result, our uninsured rate has dropped from 13 percent to 6 percent, with over 400,000 Marylanders getting the health care coverage they so need. Now, this progress is under threat from the Trump Administration and Congress. As HB 1082 recognizes, if the Advanced Tax Credit Program in the Inflation Reduction Act is allowed to expire at the end of this year, millions of Americans, and tens of thousands of Marylanders will see their health insurance premiums rise dramatically and many of them will lose coverage. HB 1082 is a smart way for Maryland to prepare for this contingency to make sure that in Maryland people do not lose their coverage. Thank you so much Madam Chair, Madam Vice-Chair and Delegate White Holland for introducing this legislation and for all your great work on health care coverage and affordability. We strongly urge this Committee to support HB 1082.